

Information to identify the case:

Debtor 1	Nicholas Laezza	Social Security number or ITIN	xxx-xx-9417
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-12746-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nicholas Laezza

5/19/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nicholas Laezza
 Debtor

Case No. 17-12746-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 26

Date Rcvd: May 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2017.

db
 516643010 +Nicholas Laezza, 161 Heather St, Browns Mills, NJ 08015-2036
 516643012 Comcast, PO Box 3002, Southeastern, PA 19398-3002
 516643012 HSBC BANK N.A., PO Box 4657, Carol Stream, IL 60197-4657
 516643011 Haynes Run Apartments, 1203 Haynes Run, Medford, NJ 08055-2251
 516643014 KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 516643015 NASPAC1, LLC, 404 Creek Crossing Blvd, Hainesport, NJ 08036-2768
 516643016 Pathology Associates of Princeton, 4 Princess Rd Ste 207, Lawrenceville, NJ 08648-2322
 516643017 Pemberton Township M.U.A., 131 Fort Dix Rd, Pemberton, NJ 08068-1403
 516643019 Princeton Healthcare System, PO Box 4045, Gaithersburg, MD 20885-4045
 516643021 Queen's Park Oval Asset Holding Trust, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 516643022 RABC, 1295 Route 38, Hainesport, NJ 08036-2702
 516643023 Robert G. Swan, Esquire, 3720 Nottingham Way, Hamilton Square, NJ 08690-3802
 516643024 Roundpoint Servicing Corporation, PO Box 19789, Charlotte, NC 28219-9789
 516643025 South Jersey Eye Physician, Blason III, 509 S Lenola Rd Bldg 11, Moorestown, NJ 08057-1556
 516643026 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 516643027 Southern Jersey Family Medical Centers, PO Box 1208, Hammonton, NJ 08037-5208
 516643028 State of New Jersey, Surcharge Violation System, PO Box 4580, Trenton, NJ 08610-0580
 516643029 Township of Pemberton, Solid Waste Department, 500 Pemberton Browns Mills Rd, Pemberton, NJ 08068-1539
 516643030 Virtua Health, PO Box 8500, Philadelphia, PA 19178-8500
 516643031 Virtua Medical Group PA, PO Box 6028, Bellmawr, NJ 08099-6028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 19 2017 23:14:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 19 2017 23:14:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516643009 E-mail/Text: banko@berkscredit.com May 19 2017 23:14:18 Berks Credit and Collection, 900 Corporate Dr, Reading, PA 19605-3340
 516643013 E-mail/Text: jacksonb@bbmkenterprises.com May 19 2017 23:15:29 Ion of Bergen, 71 James Way, Eatontown, NJ 07724-2272
 516643018 EDI: PRA.COM May 19 2017 22:58:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
 516643020 E-mail/Text: admin@pdmnc.net May 19 2017 23:13:57 Professional Debt, 7948 Baymeadows Way Fl 2, Jacksonville, FL 32256-8539

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2017 at the address(es) listed below:

Amy L. Knapp on behalf of Debtor Nicholas Laezza alk@sgoldsteinlaw.com,
 G31979@notify.cincompass.com/notices@uprightlaw.com
 Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com
 Denise E. Carlson on behalf of Creditor QUEEN'S PARK OVAL ASSET HOLDING TRUST
 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4